

A DREAM OF GIRARD AND ITS CONSEQUENCES.

Stephen Girard was one of the most remarkable men who ever lived. Philadelphia, the city where he amassed his great fortune in business, was the recipient of his munificent bounty at his death, and his name and memory are well preserved in the Girard College, Girard Row, Girard avenue, Girard Bank, Girard Insurance Company, Girard House, etc. At Girard College, where the support and education of some five hundred orphan and half-orphan boys are provided for, there is a marble statue of Mr. Girard, which represents him with exact fidelity to his appearance in life. He was of short stature, a benevolent smile, and had a shrewd face. He wore a large, peculiar coat, and his hair was tied in a queue. His whole life was marked by eccentricities, which, in no particular, were more observable than in his occasional acts of benevolence.

In his office was a young man as clerk, who attended to his duties very intelligently and faithfully. This had attracted the attention of Mr. Girard, for nothing escaped him. One morning he came into the office, and calling the clerk, remarked: "Young man, I dreamed about you last night." "I dreamed of me?" returned the clerk, in surprise. "Yes; I saw a form and heard a voice. The form was your own, and the voice said:—'This man is your best clerk, but he should be a cooper. Merchants fail, but coopers are always sure of a living by their trade.' So you must leave me and learn to be a first-rate cooper. I never go contrary to my dreams. They often tell me how to proceed. I trust them as I do my own judgment, and obey them conscientiously. Go and get a place to learn the trade of a cooper, and when you can make a barrel come and see me again."

The clerk was, of course, greatly astonished. But he had no fear of toil, and he knew that he would lose nothing, in any event, by falling in with the directions of Mr. Girard. Accordingly he settled up his affairs at the office, and in a few days engaged with Mr. Girard's cooper to learn the trade. During a long period he kept steadily at work, and made excellent progress. Meanwhile Mr. Girard had not forgotten him. He often saw the young man in his overalls on the wharves at work, and he always spoke encouragingly to him. He had not made up his mind as to what he would do for him, but he was greatly pleased at the successful carrying out of his dream. On one occasion, as he came from the wharf, he muttered:

"My young cooper is doing well. He is a man every inch of him. I must give him a helping hand."

A few nights subsequently the good old man was sleeping calmly in his humble-looking apartment. His real wealth did not show itself in anything about him. The furniture was old-fashioned, and all the surroundings were strictly after the plain taste of the owner. As he slumbered his countenance was calm, and without the trace of a single care. At times a slight smile floated over his face, and he seemed to be in a pleasant dream. His slumbers continued for a considerable time, when he suddenly awoke. He rubbed his eyes, and then spoke.

"Ah, ha!" he said, "I've had a dream again about my young cooper. I thought that I'd hear something about him again. There is a good spirit looking after his welfare, surely. When he finishes his apprenticeship, and is a good cooper, give him twenty thousand dollars to start in business," whispered the voice in my ear. Of course I will. He is worthy of encouragement. The money will go into good hands. Of course I'll give it to him, but in my own way. Ha! ha! I've a plan for that."

Soon the old man dropped into slumber again. He had the same calm countenance, and the same serene smile. His life was devoid of all evil, and his dreams were of good deeds in store for the future.

Time passed on. One day the young man came into Mr. Girard's office. He was in the garb of a mechanic, and he looked healthy and snappy from manual labor.

"Good day, Mr. Girard," he said, as the old gentleman turned to him with a warm greeting. "I have come to tell you that I am a good cooper now. I've served my entire time."

"Can you make a good barrel?" "As good as any cooper in Philadelphia," "My own twenty, and bring them here yourself."

The young man went off, and in an hour was heard at work at the barrels. He was really a superior workman, and when the twenty barrels were completed they were the admiration of all in the shop. When they had been placed in Mr. Girard's store he examined every one of them with the closest scrutiny. He looked at the staves, the hoops, the heads, and in the end remarked to the young cooper, who was anxiously waiting for his verdict:—

"They are good barrels. I never saw better. You have learned your trade and done your part faithfully. Come into the counting-room, and I'll now do mine."

The couple went into the office. The old man's face was beaming with pleasure and satisfaction, and the young man's was flushed and pale by turns from the peculiar circumstances of the moment. Mr. Girard took down his check book and wrote a check. This he cut out, and then, turning to the young man, said:—

"My young friend, listen to me. Your fidelity, promptness, and energy early attracted my attention. Then I had the dream about you I mentioned to you a long time ago. You acted with alacrity upon the suggestion made in consequence of that dream, and to-day you stand before me skilled in a trade. I have dreamed of you in the meantime. A good spirit whispered into my ear to give you twenty thousand dollars. You have made for me twenty superior barrels, for which I will now pay you one thousand each, making twenty thousand in all."

Mr. Girard at this juncture placed in the hand of the agitated young man the check he had prepared.

"Now," he continued, "you have a capital to commence business as a merchant, if you see fit. Should disaster overtake you go your trade again."

The young man broke forth in a torrent of thanks, but Mr. Girard abruptly stopped him, saying:—

"You lose interest on your money while you talk. I have fulfilled my dreams, and done justice by you. Good morning."

Here this strange interview ended. The young man went away with the deepest gratitude in his heart, and a resolution to make a name in business worthy of the respect of his generous benefactor. He subsequently became one of the first merchants of Philadelphia. This incident is one of the most singular in the history of Mr. Girard, and no less in the annals of dreams.

THE LOST ARTS.

From the Louisville Courier-Journal. A correspondent who writes us from Lexington under the name of "A Young Student," says he has seen it mentioned in one of the newspapers that Wendell Phillips recently delivered a lecture on the subject of the lost arts, and requests us to tell him what the lost arts are. We'll do it. At least we'll tell him what some of them are, but we write late at night, on the eve of an important election, and must necessarily be brief. We are not quite sure that we know what all the lost arts are, as we had nothing to do with losing them, and, indeed, were unavoidably absent when it was done. What little we know about the matter, though, is heartily at the service of "A Young Student," whose inquiring turn of mind ought to be encouraged.

The Egyptians—those antiquated cusses who carved the Sphinx, erected the Pyramids and built the splendid temples of Karnak and Memphis and Luxor—possessed the art of hardening copper until it would out-stone quartz as well as steel does in our day. The Egyptians, some of whom may have been introduced to "A Young Student" in the unique though rather unimpressive character of mummies, had no steel. And this is equal to saying that they had no radical administration, for with such an administration they would have had scarcely anything else but steel. The art of hardening copper to that extent is not known now, and is, therefore, one of the lost arts.

The "gentle Chinese," who, as Truthful James tells us, "for ways that are dark and for tricks that are vain is peculiar," could once turn out a porcelain tea-cup which when empty was white and clear, without a sign of coloring, but which when filled with tea exhibited a number of pictures very prettily colored. This was many years ago. The last Chinaman who understood this beautiful business happened to have no children to inherit it, and he was mean enough—and we say it in no spirit of unkindness to the Oriental departed—to go up the spout and take the secret along with him. But his surviving countrymen and the French have spent many a precious hour and many a valuable dab of porcelain clay in attempts to rediscover the art, but in vain. That elegant trick, too, is among the lost arts.

Damascus is the oldest city in the world. "A Young Student" will find it laid down on any authentic map of Central New York, where nothing in the way of names of towns and cities is anything at all unless it is classic. They have a large manufacturing establishment there, employing nine hundred able-bodied hands, which does nothing but snatch classic names from ancient history and bestow them upon towns and villages.

This, however, by the way. The sword-blades that were once made by the artisans of Damascus were the most curious things of the sort that can well be imagined. You could take one of them and tie it in a knot, or hammer it all day over a stump, and when you got done you would find the blade just as good as new, and some say a little better. The manufacturers of these swords, who were few in number, were very careful not to let outsiders know how the thing was done, and when the last one of them was gathered to his fathers the exportation of Damascus blades gradually ceased. They were no longer worth exporting. The art of making them was lost.

"A Young Student," of course, knows the history of the Tyrian purple, and how it was made and what it was like, and all that sort of thing. At least we hope so, for we don't know anybody else that does. All the leading dyes of the world have been sighing for the rediscovery of that royal color for centuries, but it is generally understood that they have sighed in vain. We think, though, that although the art is lost, we have lost little of nothing besides the art. The chances are that the two colors, Solferino and Magenta, which Mr. Perkins, of London, produced from coal-tar, after two years of constant experiment, are either quite as beautiful as anything that Tyre could boast in her most purple days.

THE TOYS OF THE PAST—A RECORD OF DEPARTED JOYS.—In an interesting article in All the Year Round on the toys of the past half century occur these remarks:—

"Itinerant toy-men seem always to have dealt in a class of ware different from that sold in shops. Early in this century a Chinaman who sold a small drum, which, with peas inside, answered the purpose of a rattle, and a fish suspended at the end of a line, was as well-known a figure as the Turk who sold his hubarb in Chelmside. There was another drum which was hung from a stick by a piece of horsehair, and when this was whirled round a rattling sound was produced, not by the drum itself, which was merely a weight, but by the friction of the horsehair against the stick. A modern and very attractive street toy was an ingenious machine, the mere movement of which causes a large flock of clay birds to flutter down a number of wires. Ten years have now elapsed since this ingenious toy was at the height of its popularity, but we do not often see it now.

The wooden snake, with joints of catgut, which, held by the tail, waves backwards and forwards to the terror of timid urchins, has still its place in some toy-shops; so also has the toad whose tail, turned round, is fastened under the throat with cobweb's wax, and who leaps when the wax becomes less adhesive, though this rude method of producing spontaneous motion is driven into the shade by the more perfect clockwork. But a snake made of a single spiral shaving of horn, with a solid head of the same material, which was capable of being extended to a considerable length, and which, when pressed together, was packed into a small cylindrical box, has fled beyond the limits of our observation. A fault in the mimic reptile was the ridiculously extreme delicacy of its constitution. The vertebral column, of which alone its body was composed, was always getting some unfortunate twist, and an attempt to repair the misfortune was generally followed by a compound fracture. Equally fragile were those little hollow wax dolls which are now furnished by shops of the humblest kind, where the bottle which contains them is ranged with other bottles, scantily stocked with sugar-plums, brandy-balls and other old-fashioned dainties. Like many specimens of the great toy, man, the little hollow doll had its social status once, though it is now in lowly places. I recollect very well the attempt of a young lady in her teens to dress such a doll. She worked with fairy fingers, but the attempt to put a sash round the waist had a result like that which is said to arise from the bite of a huge shark, and which is described in the pathetic ballad 'Bryan and Pirene.' Destined to perpetual destruction, the little wax doll had its avenger in the sturdy Dutch mannikin, which is utterly indestructible, save in its hair, and which, seated on a table, had a knack of bobbing forward and assailing its proprietor with its hard, sharply-pointed nose. The hollow doll's successor is the little china doll of the present day, which, always connected with a

bath, seems to have been created for the purpose of perpetual ablution. Be it borne in mind that, in the olden times, every doll was a miniature of a grown-up person. The doll representing infancy is a modern invention, and in the French vocabulary has a name to itself, being called a "bebe," whereas the other doll takes the generic name "poupée."

INSURANCE COMPANY OF NORTH AMERICA

INCORPORATED 1794. Charter Perpetual. Capital \$500,000 Assets \$2,783,581 Losses Paid since organization \$23,000,000

Receipts of Premiums, '69, \$1,991,837.45 Interest from Investments, 1869, 114,697.74

Losses paid, 1869, \$1,035,386.84

STATEMENT OF THE ASSETS. First Mortgages on City Property, \$766,450 United States Government and other Loan Bonds, 1,122,546

Accrued Interest, 20,387 Cash in Bank and Office, 247,622 Loans on Collateral Security, 32,508

Notes Receivable, mostly Marine Premiums, 321,944 Accrued Interest, 20,387 Premiums in course of transmission, 25,198

Unsettled Marine Premiums, 103,906 Real Estate, Office of Company, Philadelphia, 30,000

Total Assets Jan. 1, 1870, \$2,783,581

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ARTHUR G. COFFIN, PRESIDENT. CHARLES PLATT, VICE-PRESIDENT. MATTHIAS MARIS, Secretary. (also Jan. C. H. REEVEN, Assistant Secretary.

LUMBER. 1870 SPRUCE JOIST, RED CEDAR, HEMLOCK, HERLOCK. 1870 SEASONED CLEAR PINE, SEASONED CLEAR PINE, CHOICE PATTERN PINE, SPANISH CEDAR, FINE PATTERNS, RED CEDAR.

1870 FLORIDA FLOORING, CAROLINA FLOORING, VIRGINIA FLOORING, DELAWARE FLOORING, ASH FLOORING, WALNUT FLOORING, FLORIDA STER BOARD, RAIL PLANK.

1870 WALNUT BOARDS AND PLANK, WALNUT BOARDS, WALNUT PLANK.

1870 UNDERTAKERS' LUMBER, UNDERTAKERS' LUMBER, RED CEDAR, WALNUT AND PINE.

1870 SEASONED POPLAR, SEASONED CHERRY, WHITE OAK PLANK AND BOARDS, HICKORY.

1870 CIGAR BOX MAKERS' SPANISH CEDAR BOX BOARDS, FOR SALE LOW.

1870 CAROLINA SCANTLING, CAROLINA H. T. SILLS, NORWAY SCANTLING.

1870 CEDAR SHINGLES, CYPRESS SHINGLES, MAULE, BROTHER & CO., No. 2600 SOUTH STREET.

PANEL PLANK, ALL THICKNESSES—COMMON PLANK, ALL THICKNESSES—COMMON BOARDS, 1 and 2 SIDES FENCE BOARDS, WHITE PINE FLOORING BOARDS, YELLOW AND SAP PINE FLOORINGS, 1x and 2x SPRUCE JOIST, ALL SIZES, HEMLOCK JOIST, ALL SIZES, PLASTERING LATH A SPECIALTY.

United States Builders' Mill, FIFTEENTH Street, Below Market.

ESLER & BROTHER, PROPRIETORS. Work Mouldings, Brackets and General Turning Work, Hand-rail Balusters and Newel Posts, (9 1/2 in) A LARGE ASSORTMENT ALWAYS ON HAND.

BUILDING MATERIALS. R. B. THOMAS & CO., DEALERS IN Doors, Blinds, Sash, Shutters WINDOW FRAMES, ETC., N. W. CORNER OF EIGHTEENTH and MARKET Streets

WHISKY, WINE, ETC. CARSTAIRS & McCALL, No. 126 Walnut and 21 Granite Sts IMPORTERS OF Brandies, Wines, Gin, Olive Oil, Etc. WHOLESALE DEALERS IN PURE RYE WHISKIES. IN BOND AND TAX PAID.

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WATCHEES AND JEWELRY in great variety. LEWIS LADOMUS & CO., 811 Market St., No. 802 CHESTNUT Street.

TOWER CLOCKS. G. W. RUSSELL, No. 22 NORTH SIXTH STREET, Agent for STEVENS' PATENT TOWER CLOCKS, both Remontor & Graham Re-escape, striking hour only, or striking quarters, and repeating hour on full chime.

Estimates furnished on application either orally or by mail. WILLIAM B. WARNE & CO., WATCHES AND JEWELRY, 812 Second Street, and late No. 35 S. THIRD ST.

EDUCATIONAL. HALLOWELL SELECT HIGH SCHOOL FOR Young Men and Boys, which has been removed from No. 119 N. Tenth street, will be opened on September 13 in the new and more commodious buildings Nos. 112 and 114 N. NINTH Street. Neither effort nor expense has been spared in fitting up the rooms, to make this a first-class school of the highest grade.

A Preparatory Department is connected with the school. Parents and students are invited to call and examine the rooms and consult the Principals from 9 A. M. to 2 P. M. at either of the following addresses: GEORGE EASTBURN, A. B., JOHN G. MOORE, M. S., Principals.

H. Y. LAUDERBACH'S ACADEMY, ASSEMBLY BUILDINGS, No. 105 South Tenth Street. A Primary, Elementary, and Finishing School for boys and young men. Persons interested in education are invited to call and witness the method of teaching and discipline practised. Circuits at Mr. Warburton's, No. 430 Chestnut street, or at the Academy. Open for visitors from 9 A. M. to 4 P. M.

EDGE HILL SCHOOL. MERCHANTVILLE, N. J., Four Miles from Philadelphia. Next session begins MONDAY, October 3. For circulars apply to 321 ly Rev. T. W. CATTELL

CHEGARAY INSTITUTE, Nos. 1597 and 1620 SPRUCE STREET, Philadelphia, will reopen on TUESDAY, September 16. French is the language of the family, and is constantly spoken. Circulars at Mr. T. P. GROWELL & CO., Agents at Norfolk. \$10

THE FINE ARTS. NEW PICTURES. "THE SPIRIT OF THE MIST," by T. Buchanan Read. "ROME," from the Palatine Hill, by J. O. Montalari. "THE GRAND WORK," by THOMAS HILL. "The White Mountain Notch," by THOMAS HILL. New Rogers Group, "Coming to the Parson." Exquisite Swiss Carvings from Interlaken, at all prices. New Chromos. New Engravings. "The Changed Cross," "The Wetherhorn," 90x60, the largest ever made.

EARLES' GALLERIES. No. 816 CHESTNUT STREET. ART EXHIBITION. ON FREE EXHIBITION AT CHAS. F. HASELTINE'S GALLERY, No. 1125 CHESTNUT STREET, BRAUN'S FAMOUS PANORAMIC VIEWS of Berlin, Potsdam, Charlottenburg, Coblenz, Heidelberg, Jena, Weimar, Erfurt, Ems, Baden-Baden, Wiesbaden, Brussels, Amsterdam, Waterloo, Liege, Ypres, Rotterdam, Trench, etc. et c. A complete set of the Berlin Museums, and interior views of all the rooms in the various royal palaces of Prussia. Particular attention is drawn to the fact that in a few days 100 views on the Rhine and its fortifications, as never before seen, will be exhibited. 11 1/2

SHIPPING. SPECIAL NOTICE TO SHIPPERS VIA SAVANNAH, GA. FREIGHT WILL BE FORWARDED with our usual despatch to all points on the WESTERN AND ATLANTA, MEMPHIS AND CHARLESTON, ALABAMA AND CHATTANOOGA, ROME, SELMA, ROME AND DALTON, SELMA AND MEHDIAN, VICKSBURG AND MEMPHIS, MOBILE AND OHIO, NEW ORLEANS, JACKSON AND GREAT NORTHERN RAILROADS, all Landings on the COOSA RIVER. Through Bills of Lading given, and rates guaranteed to all points in the South and Southwest. WILLIAM L. JAMES, General Agent, No. 130 South THIRD Street.

FOR NEW YORK. SAILING EVERY TUESDAY, THURSDAY, AND SATURDAY. RATES TEN CENTS PER 100 POUNDS, FOUR CENTS PER CUBIC FOOT, ONE CENT PER GALLON SHIPS OPTION. INSURANCE BY THIS LINE ONE-EIGHTH OF ONE PER CENT. Extra rates on small packages iron, metals, etc. No receipt or bill of lading signed for less than fifty cts. Goods forwarded to all points free of commission. Through bills of lading given to Wilmington, N. C., and the steamer of this line leaving New York weekly. For further particulars apply to PIER 18 NORTH WHARVES. N. B.—The regular shippers by this line will be charged the above rates all winter. Winter rates commence December 15. 1870

FOR NEW YORK, VIA DELAWARE and Hudson Canal. DISPATCH AND SWIFTSURE LINES, Leaving daily at 12 M. and 5 P. M. Goods forwarded to any point free of commission. Freight taken on accommodating terms. Apply to WILLIAM M. BAIRD & CO., Agents, No. 123 South DELAWARE Avenue.

DELAWARE AND CHESAPEAKE STEAM TOWBOAT COMPANY. Steam Tows to and from Baltimore, Havre-de-Grace, Delaware City, and intermediate points. WILLIAM P. CLYDE & CO., Agents, No. 12 South Wharves Philadelphia. \$113

SHIPPING. FOR LIVERPOOL AND QUEENSTOWN.—Linnar Line of Royal Mail Steamers are appointed to sail as follows:—City of Paris, Saturday, Nov. 13, at 5 A. M. City of Cork, via Halifax, Tuesday, Nov. 15, at 10 A. M. City of London, Saturday, Nov. 19, at 9 P. M. City of Brooklyn, Saturday, Nov. 26, at 5 A. M. and each succeeding Saturday and alternate Tuesday, from pier No. 45 North river. For further information apply at the company's office.

Payable in gold. Payable in currency. First Cuba, \$75 Steerage, \$5 To London, 90 To London, 85 To Paris, 90 To Paris, 85 To Halifax, 90 To Halifax, 85 To Havre, 90 To Havre, 85 To Bremen, etc., at reduced rates. Tickets can be bought here at moderate rates by persons wishing to send for their friends. For further information apply at the company's office.

JOHN G. DALE, Agent, No. 15 Broadway, N. Y. 1 OR TO OTTONELL & FAULK, Agents, 45 No. 402 CHESTNUT Street, Philadelphia.

THE REGULAR STEAMSHIPS ON THE PHILADELPHIA AND CHARLESTON STEAMSHIP LINE are ALONE authorized to issue through bills of lading to interior points South and West in connection with South Carolina Railroad Company. ALFRED L. TYLER, Vice-President So. C. RR. Co.

PHILADELPHIA AND SOUTHERN RAILROAD STEAMSHIP COMPANY'S REGULAR SEMI-MONTHLY LINE TO NEW ORLEANS, LA. The ATLANTA will sail for New Orleans, via Havana, on Tuesday, November 15, at 5 A. M. The YAZOO will sail from New Orleans, via Havana on Wednesday, November 17, at 5 A. M.

THROUGH BILLS OF LADING given at as low rates as by any other route given to Mobile, Savannah, Indianola, OLA, ROCKPORT, LAAGUA, and BIAZOS, and to all points on the Mississippi River between New Orleans and Louisiana. For further information apply at New Orleans without charge of commission.

WEEKLY LINE TO SAVANNAH, GA. The ATLANTA will sail for Savannah on Saturday, November 12, at 5 A. M. The TONAWANDA will sail from Savannah on Saturday, November 13, at 5 A. M.

THROUGH BILLS OF LADING given to all the principal towns in Georgia, Florida, Mississippi, Louisiana, Arkansas, and Tennessee in connection with the Central Railroad of Georgia, Atlantic and Gulf Railroad, and Florida steamers, at as low rates as by competing lines.

SEMI-MONTHLY LINE TO WILMINGTON, N. C. The PIONEER will sail for Wilmington on Saturday, November 12, at 5 A. M. Retaining, will leave Wilmington Saturday, November 13, at 5 A. M. Connects with the Cape Fear River Steamboat Company, the Wilmington and Weldon and North Carolina Railroads, and the Wilmington and Manchester Railroad at all interior points.

Freights for Columbia, S. C., and Augusta, Ga., taken at Wilmington, and for Petersburg, Tennessee, and the West, via Virginia and Tennessee Air Line and Richmond and Danville Railroads. Insurance effected when requested by shippers. Bills of lading signed at Queen street wharf on or before day of sailing.

WILLIAM L. JAMES, General Agent, No. 123 South THIRD Street.

PHILADELPHIA, RICHMOND AND NORFOLK STEAMSHIP LINE THROUGH FREIGHT AIR LINE TO THE SOUTH. INCREASED FACILITIES AND REDUCED RATES FOR 1870. Steamers leave every WEDNESDAY AND SATURDAY, at 12 o'clock noon, from FIRST WHARF above MARKET Street.

RETURNING, leave RICHMOND MONDAYS AND THURSDAYS, and NORFOLK TUESDAYS AND FRIDAYS. No Bills of Lading signed after 12 o'clock on sailing day at interior points.

THROUGH RATES to all points in North and South Carolina, via Seaboard Air Line Railroad, connecting at Portsmouth, and to Lynchburg, Tennessee, and the West, via Virginia and Tennessee Air Line and Richmond and Danville Railroads. Freight HANDED BUTONOR, and taken at LOWER RATES THAN ANY OTHER LINE. No charge for commission, drays, or any expense of transfer.

Freights received daily. State Room accommodations for passengers. State Room accommodations for passengers. WILLIAM P. CLYDE & CO., No. 123 WHARVES and Pier 1 N. WHARVES. W. P. CLYDE, Agent at Richmond and City Point. T. P. GROWELL & CO., Agents at Norfolk. \$10

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